



Order Filed on December 2, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**  
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Corporation

In Re:

Verona Ricketts,

Debtor.

Case No: 19-14630 MBK

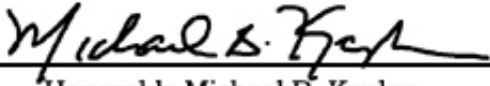
Chapter: 13

Judge: Michael B. Kaplan

**ORDER REINSTATING STAY & CURING POST-PETITION ARREARS**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 2, 2019**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor: Janet E. Tapper

Case No.: 19-14630 MBK

Caption: **ORDER REINSTATING STAY & CURING POST-PETITION  
ARREARS**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to 2017 Toyota Camry, VIN: 4T1BF1FK8HU641239, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Verona Ricketts, Pro Se debtor, and for good cause having been shown

It is further **ORDERED, ADJUDGED and DECREED** that the Order Vacating Stay & Co-Debtor Stay entered October 24, 2019 (#58 on the docket) is hereby vacated; and

It is **ORDERED, ADJUDGED and DECREED** that as of November 8, 2019, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for payments due September 2019 through November 2019 for a total post-petition default of \$1,330.16 (3 @ \$646.27, less suspense of \$608.65);

It is further **ORDERED, ADJUDGED and DECREED** that the debtor shall make an immediate payment of \$1,330.16 by November 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume December 6, 2019, directly to Secured Creditor, TMCC, P.O. Box 5855, Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$881.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.